



SPOTLIGHT

JANUARY 2008

AMERICAN INCOME LIFE & NATIONAL INCOME LIFE

VOL 41 NO 1

HOME OFFICE HELPFUL HINTS



- Home Office Helpful Hints
- Scott Smith - Activity, Achievers, & Kitchen Tables
- President's and Founder's Club Qualifications



FROM THE DESK OF:
Scott Smith
Executive Vice President &
Chief Marketing Officer

Activity, Achievers, and Kitchen Tables

Where are you right now?

I mean today in your life. Where do you stand in achieving your goals and life dreams? It is easy to find advice on achieving goals, but sometimes reflecting on where we are, and more importantly how we got to where we are, is the best place to start on the path to additional goal achievements. Doesn't it make sense that if all of who or what we are — and what talents we possess to take us to our dreams — are the very same qualities that have brought us to where we are today? It is not like you get a "do over" when it comes to your very being. There is a saying that I really think evaluates the opportunity we have for success. It is "talent always loses to hard work when talent doesn't work hard." It's simple: the harder you're willing to work is the most significant attribute an achiever possesses.

I run into many types of people at AIL/NILICO, with all kinds of attitudes and approaches. It is easy to separate the winners from the losers and the complainers from the achievers:

- Complainers whine about the lead.
- Achievers run the lead.
- Complainers monitor lead flow.
- Achievers monitor referrals.
- Complainers bemoan show ratios.
- Achievers set an extra appointment.
- Complainers discuss the equitableness of minimum standards.
- Achievers view the minimums as the first level of failure.
- Complainers moan about half as many prospects passing the licensing exams.
- Achievers double the size of the pipeline.

Complainers feel the age of the prospect determines the viability of the appointment. Achievers get the next generation's referral.

Complainers make excuses to satisfy themselves. Achievers work until success cannot be denied.

Okay, let's take a look at that last one, since it is the most important. "Work until success" cannot be denied. Top agents with the best attitudes look at their prospects as owners of kitchen tables. That's right — owners of kitchen tables. If you can just get to your prospect's kitchen table fifteen times a week, then your success will not be denied. To get to the kitchen table fifteen times, it's understood that along the way there will be a no show, there will be those who are uninsurable, there might sometimes be a slammed door. But unless you get to the kitchen table, the ratios of success will work against you.

There needs to be an understanding about agent activity. There are tons of easy jobs as well as hard ones; there are jobs that pay a little and those which pay a lot. But there is no combination of jobs that are easy and pay a lot. The jobs that pay a lot are *hard jobs*.

Constant activity is not easy. It's hard, but it's required to achieve your goals. There is no trick here. It's all about effort and return on the effort you invest.

The average agent at AIL/NILICO is within just a couple of kitchen tables a week from meeting his or her true goals. But it isn't up to anyone but you, the agent, to achieve this. Sure, a bonus contest every once in a while provides a slight jump, but it takes an achiever to generate the level of activity to constantly enjoy success.

Activity is the answer. What's the question?

What makes an achiever?

DATES TO REMEMBER

Wednesday, Feb. 27, 2008
All business and PR credits must be at the Home Office to count for February production.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,048,835.71 in bonuses. For more information on the monthly bonuses, turn to Page 17.

REQUIRED RETENTION RATE

Effective Jan. 1, 2008, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

CONGRATULATIONS!

Bradley Ellison, an MGA with the Paul Rumbuc Agency, achieved \$100,000 of 13-month in force premium.

RECORD BREAKERS!

Congratulations go out to our newest record breakers!

Top RGA YTD: Jim Bianchi with \$4,570,094 Net ALP


Top MGA Current Month: Jeff Ribman with \$364,595 Net ALP

Top GA Current Month: Taina Lameko with \$208,278 Net ALP

Top GA YTD: Taina Lameko with \$1,522,976 Net ALP

Top SA Current Month: Lorenzo Lameko with \$81,207 Net ALP

FUN

Look for  hidden in this issue!

FOUNDER'S CLUB OUTSTANDING PRODUCERS

December 2007

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G *	RETENTION
Roghie Hassanloo	Josh Chalom	1	\$60,458		96.4
Benham Halali	Jatoft-Foti	2	114,828		78.9
Yvonne Hernandez	Cohen-Cohen	5	59,340		84.9
David Jackson	Tom Williams	6	48,376		96.7
Amir Sedaghat	Altig-Orlovic	2	69,866		83.0

*Percentage of Net to Gross

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2008 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2008 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to the Westin Rio Mar Beach Golf Resort and Spa in Puerto Rico! The convention will be held May 15-18, 2008.



American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

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SPOTLIGHT

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Individual Producers



1. Jose Lopes
Middleton, CT



2. Benham Halali
Concord, CA



3. Sita Pereira
Auckland, NZ



4. Philip Anderson
Calgary, AB



5. Kelly McDonald
Boise, ID



6. Helen Taylor
Vancouver, BC



7. Sonatane Vaihu
Auckland, NZ



8. Timothy Cruise
Redmond, WA



9. Yvonne Hernandez
Los Angeles, CA



10. Talonda Davis
Middleton, CT

December Production

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Jose Lopes	\$46,228		76.1	Melanie Cohen	David Zophin
2. Benham Halali	36,859		78.9	Christopher Stephens	Jatoft-Foti
3. Sita Pereira	25,689	100		Jeff Ribman	Steve Friedlander
4. Philip Anderson	25,323		81.4	Philip Anderson	Altig-Orlovic
5. Kelly McDonald	25,248		75.8	Rick Mansfield	Altig-Orlovic
6. Helen Taylor	24,810		88.2	Harpreet Gujral	Altig-Orlovic
7. Sonatane Vaihu	23,548	100		Jeff Ribman	Steve Friedlander
8. Timothy Cruise	22,611		83.9		Altig-Orlovic
9. Yvonne Hernandez	22,109		84.9		Cohen-Cohen
10. Talonda Davis	20,685	93		Maxine Moody	David Zophin
11. Benjamin Eggen	19,772		71.3	Benjamin Eggen	Altig-Orlovic
12. Rachel Arenas	19,440		79.4	Rachel Arenas	Altig-Orlovic
13. Raphael Bouchereau	19,333		71.5	Raphael Bouchereau	Tom Williams
14. Max Quasem	18,437		82.6		Cohen-Cohen
15. Kevin Appasamy	18,115		81.7		Altig-Orlovic
16. Robert Ulreich	17,630		87.0	Steven Foti	Jatoft-Foti
17. Sosaia Havili	17,164	96		Jeff Ribman	Steve Friedlander
18. Tevita Uasilaa	17,041	98		Jeff Ribman	Steve Friedlander
19. Karen McQuoid	16,894		82.6	Lawrence Hauck	Steve Friedlander
20. Maria Puru	16,664	100		Jeff Ribman	Steve Friedlander

All Time Record to Beat
MONTH: \$62,536 NET ALP ZACHARY HART

YTD Production

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Jose Lopes	\$265,643		76.1	Melanie Cohen	David Zophin
* 2. Benham Halali	243,977		78.9	Christopher Stephens	Jatoft-Foti
* 3. Max Quasem	237,309		82.6		Cohen-Cohen
* 4. Bianca Zaragoza	184,020		69.6	Megan Olson	Steve Hartman
* 5. Timothy Cruise	181,480		83.9		Altig-Orlovic
* 6. Helen Taylor	176,760		88.2	Harpreet Gujral	Altig-Orlovic
* 7. Robert Ulreich	172,545		87.0	Steven Foti	Jatoft-Foti
* 8. Kevin Appasamy	172,281		81.7		Altig-Orlovic
* 9. Kelly McDonald	168,897		75.8	Rick Mansfield	Altig-Orlovic
* 10. Yvonne Hernandez	163,461		84.9		Cohen-Cohen
11. Steven Stensrud	163,173		81.1	Steven Stensrud	Altig-Orlovic
12. Samantha Chui	160,130		78.4	Samantha Chui	Williams-Williams
13. Scott Remy	152,226		72.4		Eric Giglione
14. Daniel Potilechio	149,507		87.5	David Wang	Bob Olson
15. Rickie Sasser	143,743		73.5	Tod Brown	Mark Hancock
16. Marinela Achim	139,633		78.4	David Solomonov	Josh Chalom
17. Mark Beckford	137,167		77.9	Diane Carrion	Eric Giglione
18. Edward Hanna	136,957		74.1	Edward Hanna	Tom Williams
19. Karen Stockwell	136,515		70.2	Megan Olson	Steve Hartman
20. Ruben Soberanes	133,412		68.4	Doreen Ryan-Foti	Jatoft-Foti

All Time Record to Beat
YTD: \$278,449 NET ALP ZACHARY HART

*Percentage of Net to Gross

Supervising Agents

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows:
Must have one First Year Agent coded and meet all production requirements.



1. Lorenzo Lameko
Auckland, NZ



2. Lita Lameko
Auckland, NZ



3. Yvonne Brown
Auckland, NZ

December Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Lorenzo Lameko	\$78,033	\$81,207		80.9	Jeff Ribman	Steve Friedlander
2. Lita Lameko	51,819	52,169	88		Jeff Ribman	Steve Friedlander
3. Yvonne Brown	40,014	47,334	100		Jeff Ribman	Steve Friedlander
4. Fialelei Naititi	27,478	30,789	92		Jeff Ribman	Steve Friedlander
5. Michael Garrett	21,611	21,966	91		Harjeet Rana	Imran Satti

All Time Record to Beat
MONTH: \$81,207 NET ALP LORENZO LAMEKO

YTD Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Lorenzo Lameko	\$298,373	\$348,004		80.9	Jeff Ribman	Steve Friedlander
2. Lita Lameko	249,584	269,043	88		Jeff Ribman	Steve Friedlander
3. Michael van Delft	240,863	287,519		81.7	Brian Allt	Imran Satti
4. Raymond Risucci	162,542	251,047		75.3	Dorian Oldham	Durhon Oldham
5. Fialelei Naititi	109,828	135,163	92		Jeff Ribman	Steve Friedlander

All Time Record to Beat
YTD: \$443,893 NET ALP MARY ANN GAELIC

General Agents

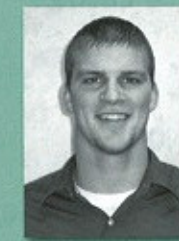
General Agent selection guidelines for recognition in the *Spotlight* are as follows:
Must have two First Year Agents coded and meet all production requirements.



1. Taina Lameko
Auckland, NZ



2. Stephen Hill
Auckland, NZ



3. Jeffery Thiel
Columbus, OH

December Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Taina Lameko	\$195,544	\$208,278		68.9	Jeff Ribman	Steve Friedlander
2. Stephen Hill	139,526	158,886	97		Jeff Ribman	Steve Friedlander
3. Jeffery Thiel	48,678	49,675	81		Timothy Clark	Surace-Smith
4. Erin Moyer	38,064	47,915	91		Maxine Moody	David Zophin
5. Stephen Bendure	37,030	39,404		71.7	Timothy Clark	Surace-Smith
6. Alex Grakhov	34,418	34,226		75.3	Nicholas Zangardi	Surace-Smith
7. Brock Adams	28,776	33,003	86			Eric Neal
8. Rencel Jones	21,876	31,040	86		Jeremy Welch	Slav Bitman
9. James Aalders	19,255	19,072		70.6	Harjeet Rana	Imran Satti
10. David Thomas	16,392	25,459	95		Phillip Prata	Theodore Pappas

All Time Record to Beat
MONTH: \$208,278 NET ALP TAINA LAMEKO

YTD Production

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Taina Lameko	\$1,319,496	\$1,522,976		68.9	Jeff Ribman	Steve Friedlander
* 2. Stephen Hill	310,468	408,785	97		Jeff Ribman	Steve Friedlander
* 3. Stephen Bendure	250,959	386,291		71.7	Timothy Clark	Surace-Smith
* 4. Pamela Ladd	236,144	476,338		70.8	Dorian Oldham	Durhon Oldham
* 5. Michael Boyer	196,846	175,506		73.0	Rodney Ward	Paul Rumbuc
6. Alex Grakhov	184,761	215,125		75.3	Nicholas Zangardi	Surace-Smith
7. Jeffery Thiel	174,594	206,198	81		Timothy Clark	Surace-Smith
8. Erin Moyer	166,077	250,317	91		Maxine Moody	David Zophin
9. Brandon Corkins	146,998	237,698		68.0	Arthur Greene	Paul Rumbuc
10. Michael McIntosh	143,381	183,741		84.0	Harjeet Rana	Imran Satti

All Time Record to Beat
YTD: \$1,522,976 NET ALP TAINA LAMEKO

CLUB QUALIFICATIONS

The President's Club and the Founder's Club were introduced to recognize and reward our hard-working Producers. Membership in either Club is an achievement to be proud of, and those who qualify for the 2008 President's Club or Founder's Club will receive a commemorative ring (or pendant) and a monetary prize.

PRESIDENT'S CLUB

FOR INDIVIDUAL PRODUCERS:

- Produce \$110,000 of Net ALP in the calendar year.
- Have an 80% four-month retention rate as of December 31, 2008.
- Eight full months tenure as an active Producer.

PUBLIC RELATIONS REPRESENTATIVES:

- Generate 28,800 lead cards in a calendar year OR
- Obtain 115 TGs (groups)* plus have 14,400 cards.

* For a group to count towards qualification, the group must have a 50 member minimum and have a three percent return with a minimum of 10 cards.

First Time Qualifiers receive a President's Club ring (or pendant) and \$1,000.

Each subsequent qualification earns a diamond added to ring (or pendant) of qualifier OR a ring (or pendant) for spouse, AND the \$1,000 bonus will be increased 10% for each successive qualification.

Qualifiers will be eligible to come in one day early to Convention.

FOUNDER'S CLUB

FOR INDIVIDUAL PRODUCERS:

- Produce \$11,000 of Net ALP for 4 consecutive months.
- Maintain a 77% or above four-month retention rate.
- 8 full months tenure as active agent.

PUBLIC RELATIONS REPRESENTATIVES:

- 2,300 lead cards per month for four consecutive months OR
- 9 TGs (groups*) per month for four consecutive months with combined minimum 5,750 members per month.

* Group must have a minimum of 50 members and have a 3% response rate before it will count as a group toward qualification.

First Time Qualifiers receive a Founder's Club ring and \$500.

Each subsequent qualification earns a diamond added to ring of qualifier OR a ring for spouse, AND \$500.





HOME OFFICE HELPFUL HINTS

We asked the different departments at the Home Office to supply hints and tips for the agents and PR representatives in the field. These suggestions are designed to help alleviate potential issues that may arise when working with the Home Office or a policyowner, and we hope you find them to be beneficial additions to your established routine of submitting business.



- 1) The agent should always supply a voided check with the application, if the mode of payment is bank draft.
- 2) The NB application should be signed by the Payor, if it is different from the Insured.
- 3) NB checks are deposited the day after the case is submitted. They are not held until the policy is approved and issued.
- 4) Only write "ADD TO" on a NB application if you are adding coverage. If the intent is to have the NB paid at the same time as existing coverage, then write "BILL WITH" on the top of the app. "Add to" implies "add on" which is something entirely different than combining the billing in the household.
- 5) At NB, if the agent collects excess premium that is more than \$1.99, he/she will run the risk of not being advanced on the total CWA collected, especially with younger age applicants.
- 6) Please place the oral specimen sticker in the "Remarks" section of the app, if possible.



- 1) Mail Oral kits more efficiently. Every SGA office has the ability to send their oral kits via overnight mail directly to the lab. The account information to do this free of charge has been provided. Why would you want to do this? Fast turnaround and guaranteed delivery. The quicker the kit gets to the lab, the quicker we can offer a policy! Guaranteed delivery means that when you mark your list for an oral completed and put in the overnight package, it is going to get to the lab. Save yourself the worry of a lost or delayed kit. E-mail Alan Palmer today to get this great process started if you haven't already done so.
- 2) Underwriting will accept a three-way call from the agent when he/she has the applicant on the other line. This is useful when the Home Office is having difficulty contacting the client; many times, an agent will be able to locate the customer and place a call to the Home Office with the customer already on the phone. Call in to the Customer Relations toll-free at 800-

411-8808. Once we connect with the applicant, you can exit the conversation and we will complete the call. This is a great tool to reduce your Underwriting Bulletin.

- 3) We sometimes receive calls or e-mail inquiring why we declined. As you know, disclosure is tightly regulated by state privacy acts, and the penalties for improper disclosure are severe. The language in our decline letter advises the applicant we can't furnish this information over the phone. Our decline letter explains to the applicant the procedure by which they can obtain the reason for the declination. Due to the privacy regulations, we cannot disclose to the agent the reason for the decline, so there is no reason to call or e-mail for this information. Just explain to the applicant the reason you cannot get this information for them and ask them to write or e-mail us. The exception would be an application that has been postponed. We will be happy to review new information on postponed applications once the 3 month, 6 month, or 1 year time frame has elapsed.
- 4) Please provide complete correct doctor information on every application and complete all appropriate questionnaires. A local phone book is a great tool to have. If you don't have one, ask your applicant if you can borrow theirs. See if you can locate the doctor they give you and list all of the information you can find — name, address, and phone number.
- 5) Please advise the applicant at the time of sale that he/she may be asked to take a physical exam that may include a blood draw.
- 6) Be sure to only record medical history for a person who is only applying for A71000 or Cancer coverage in the appropriate places on the application.
- 7) Do not collect money if the face amount is \$500,000 or more for an adult or \$100,000 or more for a minor.
- 8) When applying for large amounts on children, please provide the amount of coverage the parents have in force. If someone has guardianship of a child other than the parent and we can't obtain parent consent, the maximum issue amount is \$5,000. Grandparents can now purchase up to \$25,000 in coverage on their grandchildren without parent signature.



- 1) Did you know there is a chart on the Agency Resource Center under POS that will give you the correct draft date for any issue date? You'll never have to count 14 days on your fingers, remember the 14-day rule, or make a mistake again.
- 2) Make sure that the insured knows that an A71 policy covers treatment in an emergency room within 72 hours of an accident. It does not cover emergency room treatment for illness.
- 3) When you make a POS call and increase coverage, make sure the policyholder understands that the existing policy will not change, and they will be receiving an additional policy for the additional coverage.
- 4) Avoid calling the Home Office during the lunch periods when at all possible or using the 1-800 number without a policyowner on the line with you. We have limited phone coverage during our lunch hours — 11:45am - 12:45pm CST and 1:00pm - 2:00pm CST — and need to be available to service our policyholders that call in. We also have the 1-800 number for the benefit of our policyholders.
- 5) Do not accept post-dated checks, as we are not able to hold them.
- 6) It is very important that the POLICIES TO BE CHANGED section of the Policy Service Request Form is filled out, listing all policies that are to be changed.
- 7) Accurately complete the bank information on the application and include a voided check from the account that we will be drafting.
- 8) On an application for conversion of a portion of a term rider, tell us what needs to happen with the balance — is it being cancelled, do you want to leave it as term coverage, etc.
- 9) Actually speak to the policyholder and get their okay before asking the Home Office to redraft for premium due. Make sure the policyholder knows the total amount of the redraft. Depending on the circumstances, it can be for more than one month's premium.
- 10) If you complete a Summary Sheet and the applicant decides on different coverage, start over with a new sheet and don't leave the old one. Also, please don't make side notes on the Summary Sheet that only you can interpret. This will help eliminate confusion at a later date.



Certain items are out on the Agency Resource Center under Claims that reflect the most frequent problems we experience in the Claims Department. These items are not just simple "do this, don't do this" type of situations, but require some explanation. Take a few moments to read these articles so that you may have a better understanding of how the Claims process works.

The first section below is more related to actual claims processing.

- Do You Know the C Word?
- Delivery of AD&D
- Freedom of Choice
- Items Needed to File a Death Claim
- What is An Assignment of Benefits?
- Know the Policy Exclusions
- Naming a Beneficiary
- Term Conversion — Did You Know?

This second section are problems we run into in evaluating contestable claims where the completion of the application is a factor in our decision.

- Proper Completion of the Application
- Record All Medical History That is Disclosed to You
- The Answers are the Basis of Any Insurance Issued
- History of All Proposed Insureds
- Application-Arrest Question



Agents at all levels must have a current license (or continuing education verification, if required) and must make us aware any time something is done that could change the status of the current license (like changing resident states). We cannot put business on unless we have verification that everyone in the hierarchy has a current license. We send out reminders asking for updated information on anyone who has a license expiring in the next 90 days.

For anyone who has a management level of contract, remember that managers have a special responsibility — not only to communicate the importance of keeping the license up to date — but to lead by example. Please send in your renewals as early as possible and instruct everyone in your agency to do the same. Consider that things could occur that are beyond your control that could delay the renewal and/or cause a lapse in your license. If you send the renewal early, there should be plenty of time to work out any unanticipated bumps in the renewal process and ensure you are able to continue to submit business and receive advances.

Remember: License = Livelihood



Edward J. McElroy



McElroy began his career as a social studies and English teacher in Warwick, Rhode Island and was elected president of the Warwick Teachers Union, Local 915, in 1967. At age 30, he became president of the Rhode Island Federation of Teachers, a position he held until he was elected AFT secretary-treasurer. As president of the RIFT, McElroy personally handled numerous negotiations and arbitrations. McElroy served as president of the Rhode Island AFL-CIO from 1977 until 1992 and earned a reputation as a unifier and effective representative of public and private sector unions.

McElroy has led efforts to strengthen and uphold financial and accountability requirements at every level of the union. He has been at the forefront of the AFT's initiatives to harness technology to support, inform, and mobilize union members.

While serving on the AFT executive council, McElroy was instrumental in launching the Futures Committee, a panel of AFT vice presidents who spent two years consulting with AFT leaders and members to shape a new direction for the union in its governance and structure. The resulting constitutional amendments enhanced the role of constituencies outside the AFT's K-12 teacher division and made other recommendations on strategic planning, financial practices for affiliates, and establishing priorities for the AFT. That process is ongoing.

McElroy is a leader in a wide range of community, civic, and labor organizations. He is chairman of the board of the Department for Professional Employees of the AFL-CIO — a coalition of 25 national unions representing 4 million professional, technical, and administrative professionals. He serves on numerous AFL-CIO committees, including the Executive Committee, and is chair of the Committee on State and Local Strategies. McElroy also serves on the board of directors of ULLICO.

Welcome, Mr. McElroy, to the AIL/NILICO Labor Advisory Board!

Edward J. McElroy currently serves as President of the American Federation of Teachers. Prior to his election as AFT president in 2004, McElroy served 12 years as AFT secretary-treasurer. He joined the AFT Executive Council in 1974 and was re-elected as a vice president every two years until his election as secretary-treasurer. A longtime educator and labor leader, McElroy also serves on the executive council of the AFL-CIO, to which he was elected in December 2001.

The AFT is one of the fastest-growing labor unions in the United States, representing workers in education, healthcare and government services. During McElroy's tenure as a national officer, the AFT has added more than 500,000 new members. The union's commitment to professionalism and to advancing the well-being of its members as well as the people they serve is reflected in McElroy's background and priorities.

Happy Anniversary

Thanks for all you do. Congratulations!

27 Years of Service

John Jatoft

19 Years of Service

Madlyn Woodyard

18 Years of Service

Jerry Hartnett

16 Years of Service

Tom Williams

13 Years of Service

Gloria Sanchez

12 Years of Service

Kenneth Altizer

11 Years of Service

Rigoberto Pedroza

10 Years of Service

Rudi Camenzind
Erin McKee

9 Years of Service

Albert DiMarco
Harpreet Gujral
Krissa Hensley
William Sargent

7 Years of Service

John Akers
Marcus Bautista
DeMario Cooper
Erica Dalager
Vann Durham
David Wang

6 Years of Service

Samuel Cohen
Zachary Hart
Nancy Myers
Ryan Stenglein
Thomas Tulowiecki

5 Years of Service

Lee Croft
Richard Davis
Cyril Desrosiers
Sonny Gurney
Elmore Mundell
Paulo Rosa
Tasha Tucker
Rachelle Valdez

4 Years of Service

Samuel LaSala
Devin Phillips

3 Years of Service

Daryl Barnett
Samantha Chui
Cindy Craven
Dustin Henderscheid
Minh Ma
Al Sorisho
Sara Thrailkille

2 Years of Service

Luis Bagundo
Larry Chick
Aunjel Faucheux

2 Years of Service (cont.)

Michael Forcier
Jacqueline Frame
Matthew Gonzales
Carrie Ho
George Lahamedjian
Susan Richards
Alan Rosen
Farhod Shamsiyev
Katherine Stone Santos
Lacey Stoor
Steve Surace
Tracie Uemura
Michael Vasu
Stanley Wendo
Joseph Westfall
Tony Whitcomb
Paul Winslow

1 Year of Service

Jackie Alston
Robin Andersen
Mary Attie
David Baker
Dean Bauman
Mark Beckford
Carlo Bonifazi
Rodney Boot
Brian Bowyer
Shoshannah Brenner
Aaron Burke
Kathryn Chaisson
John Charlton
Tatyana Chernysheva
Donald Christie

1 Year of Service (cont.)

Dustin Dunbar
Michael Garrett
Matthew Glisson
Olivia Godoy
Brock Graff
Jason Green
Christopher Hall
Aaron Haskins
Daniel Hobson
Marcus Howard
Arjai Jackson
Lee Jeffers
Daniel Jones
Lorie Keller
Natalia Kiraly
Bradly Larsen
Michael Marion
Stephen Matous
James May
Torey Mayfield
Mark McClatchey
Shaun McDonald
David Melcher
Devin Morin
Ashlynn Orng
Rajiv Pankhania
David Perry
Nick Podhradsky
Michael Reynolds
Marvin Schoenherr
Shane Thomas
Sabrina Vacani
Deborah Walsh

Master General Agents

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows:
Must have four First Year Agents coded and meet all production requirements.



1. Jeff Ribman
Auckland, NZ



2. Timothy Clark
Columbus, OH



3. Brett Gryska
Rochester, NY



4. Philip Prata
Flushing, NY



5. Robert Dunn
Columbus, OH

December Production

All Time Record to Beat

MONTH: \$364,595 NET ALP JEFF RIBMAN

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Jeff Ribman	\$326,483	\$364,595		69.3	Steve Friedlander
2. Timothy Clark	102,748	102,014		69.1	Surace-Smith
3. Brett Gryska	93,917	130,778		69.4	Durhon Oldham
4. Philip Prata	70,352	100,983		68.5	Theodore Pappas
5. Robert Dunn	49,332	62,374		73.5	Surace-Smith
6. Cheryl Foti	46,699	86,746		70.3	Jatoft-Foti
7. Harjeet Rana	40,334	35,768		71.7	Imran Satti
8. Jim Bianchi	37,367	86,212		69.0	Durhon Oldham
9. Nicholas Zangardi	34,418	43,632		69.1	Surace-Smith
10. Brian Allt	27,068	35,194		77.5	Imran Satti

YTD Production

All Time Record to Beat

YTD: \$2,168,283 NET ALP PAUL RUMBUC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Jeff Ribman	\$1,802,351	\$2,050,057		69.3	Steve Friedlander
* 2. Harjeet Rana	808,440	1,288,623		71.7	Imran Satti
* 3. Cheryl Foti	515,265	1,080,914		70.3	Jatoft-Foti
* 4. James Bailey	479,377	660,839		69.4	Slav Bitman
* 5. Brian Allt	440,849	496,268		77.5	Imran Satti
6. Randy Teyssier	402,628	541,933		70.7	Chris Hernandez
7. Samuel Cohen	374,577	1,056,727		68.3	Fred Hadayia
8. Timothy Clark	369,653	573,378		69.1	Surace-Smith
9. Rodney Ward	362,866	674,107		72.7	Paul Rumbuc
10. Brett Gryska	364,274	706,596		69.4	Durhon Oldham

Regional General Agents



1. Jim Bianchi
Rochester, NY



2. Francisco Perez
Flushing, NY



3. Harjeet Rana
Halifax, NS

December Production

All Time Record to Beat

MONTH: \$470,822 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$164,512	\$329,608		72.4	Durhon Oldham
2. Francisco Perez	88,296	136,955		68.0	Theodore Pappas
3. Harjeet Rana	79,347	89,612		69.2	Imran Satti
4. Patrick Stenglein	57,497	111,787		70.6	Altig-Orlovic
5. Sonny Gurney	55,709	185,733		70.6	Paul Rumbuc

YTD Production

All Time Record to Beat

YTD: \$4,570,094 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,989,902	\$4,570,094		72.4	Durhon Oldham
* 2. Sonny Gurney	1,356,010	2,995,955		70.6	Paul Rumbuc
3. Harjeet Rana	1,102,006	1,868,708		69.2	Imran Satti
4. Cheryl Foti	765,358	1,481,904		72.6	Jatoft-Foti
5. Mitchell Duplantis	686,113	1,057,631		71.3	Marc Rosen

SGA Production



CATEGORY I
Jim Surace



CATEGORY I
Marcus Smith



CATEGORY III
Steve Friedlander



CATEGORY IV
Imran Satti



CATEGORY VIII
Scott Sonnenberg

TOP SGAS BY CATEGORY

DECEMBER	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	SURACE-SMITH		69.4	\$288,612	\$212,500	136	\$466,036
CATEGORY III	STEVE FRIEDLANDER		72.4	\$366,454	\$93,600	392	\$459,879
CATEGORY IV	IMRAN SATTI		69.6	\$79,348	\$75,800	105	\$92,209
CATEGORY VIII	SCOTT SONNENBERG	82		\$65,281	\$44,100	148	\$68,239

YTD	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	SURACE-SMITH		69.4	\$2,525,059	\$2,375,400	106	\$4,528,032
CATEGORY III	STEVE FRIEDLANDER		72.4	\$2,102,489	\$1,123,200	187	\$2,927,787
	ALTIG-ORLOVIC-HAY		69.3	1,101,438	1,075,200	102	1,865,850
CATEGORY IV	IMRAN SATTI		69.6	\$1,137,909	\$1,114,800	102	\$2,064,382
CATEGORY V	ALTIG-ORLOVIC-DELEY		69.3	\$911,269	\$828,000	110	\$2,050,297
CATEGORY VI	ALTIG-ORLOVIC-VEKAMP		71.1	\$625,413	\$399,600	157	\$1,101,255
CATEGORY VIII	SCOTT SONNENBERG	82		\$309,739	\$211,500	146	\$356,838
	BARRY DILLAH		68.4	571,258	467,700	122	798,107
	CHRIS HERNANDEZ		73.7	780,962	683,650	114	1,018,466

PR Representatives



PR Manager
Debbie Enstedt
Winnipeg, MB



Category A
Rona Pileggi Spano
Chicago, IL



Category A
David Blaisdell
Nashville, TN



Category B
Erica Dalager
Sioux Falls, SD



Category B
Vivian Dwyer
Glen Allen, VA



Category C
Rachelle Valdez
Salt Lake City, UT



Category C
John Wagner
Cincinnati, OH

December Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	32,991	Altig-Orlovic
2. Malka Arony	9,664	HO LA/Hartman
3. JT Tasker	6,698	Durhon Oldham

All Time PR Card Production Record
MONTH: 18,960 CARDS

Category A	No. Cards	SGA
1. Rona Pileggi Spano	4,569	HO Chicago
2. David Blaisdell	4,563	Altig-Orlovic
3. Jacqueline deVooght	3,439	Altig-Orlovic
4. JT Tasker	3,243	Durhon Oldham
5. Shannon Walker	2,726	Altig-Orlovic

Category B	No. Cards	SGA
1. Erica Dalager	7,014	Altig-Orlovic-Venekamp
2. Vivian Dwyer	4,237	Alt.-Orl.-Hay/Bitman
3. Lou Nell Busby	3,293	HO KY
4. Laurie Onasch	3,101	Manone/Alt.-Orl.
5. Al Wall	2,833	Josh Chalom

All Time PR Group Production Record
MONTH: 55 GROUPS VIVIAN DWYER

Category C	Groups	SGA
1. Rachelle Valdez	12	Altig-Orlovic
2. John Wagner	11	HO Southern OH
3. Susan Fuldauer	9	HO IN
4. Kenneth Altizer	8	Scott Keeney
5. Brett Hulme	5	HO GA

Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	177,108	Altig-Orlovic
*2. Malka Arony	92,916	HO LA/Hartman
3. Charles Hill	53,778	Jatoft-Foti

All Time PR Card Production Record
YTD: 61,879 CARDS DENISE BOWYER

Category A	No. Cards	SGA
*1. Malka Arony	32,368	HO LA/Hartman
*2. Mark Gagliardi	25,746	Jatoft-Foti
3. Brenda DiSomma	24,171	HO NJ
4. Larry Lozano	21,029	Jatoft-Foti
5. Rona Pileggi Spano	20,253	HO Chicago

Category B	No. Cards	SGA
*1. Robin Andrade	20,796	HO MA
*2. Laurie Onasch	20,348	Manone/Alt.-Orl.
3. Darrell Dorey	20,273	Imran Satti
4. Al Wall	19,975	Josh Chalom
5. Vivian Dwyer	18,633	Alt.-Orl.-Hay/Bitman

All Time PR Group Production Record
YTD: 136 GROUPS KENNETH ALTIZER

Category C	Groups	SGA
*1. Richard Case	85	Surace-Smith
*2. Kenneth Altizer	77	Scott Keeney
3. John Wagner	72	HO Southern OH
4. Jerry Hartnett	70	Surace-Smith
5. Susan Fuldauer	61	HO IN

Category A = SGA categories I and II.
Category B = SGA categories III, IV, V, VI, VII, and VIII.
Category C = Top number of group credits signed from all SGA categories.
Also, please note, the number of leads will be used to break a tie in Category C.

Bonus Page

Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

\$ Show Me the Money \$

Retention Bonus*

QUALIFIER	SGA	AMOUNT
Jose Lopes	David Zophin	\$8,042.52
Benham Halali	Jatoft-Foti	7,003.21
Helen Taylor	Altig-Orlovic	5,589.72
Philip Anderson	Altig-Orlovic	5,072.93
Timothy Cruise	Altig-Orlovic	4,522.27
Yvonne Hernandez	Cohen-Cohen	4,421.98
Kelly McDonald	Altig-Orlovic	4,292.19
Rachel Arenas	Altig-Orlovic	3,693.78
Max Quasem	Cohen-Cohen	3,687.56
Benjamin Eggen	Altig-Orlovic	3,599.15

TOTAL RETENTION BONUS PAID: \$229,271.00
126 Producers Qualified

PR Bonus*

QUALIFIER	SGA	AMOUNT
Jacqueline deVooght	Altig-Orlovic	\$4,960.50
Vivian Dwyer	Alt.-Orl.-Hay/Bitman	4,422.00
Al Wall	Josh Chalom	3,409.65
Sara Thrailkille	Steve Greer	3,184.00
Erica Dalager	Alt.-Orl.-Ven.	2,974.01
Paul Winslow	HO St. Louis	2,724.50
Nathan Cook	Matt Henderson	2,603.50
Rona Pileggi Spano	HO Chicago	2,528.35
Brenda DiSomma	HO NJ	2,326.75
Malka Arony	Steve Hartman	2,056.83

TOTAL PR BONUS PAID: \$66,458.26
105 PR Reps Qualified

MGA Bonus*

QUALIFIER	SGA	AMOUNT
Megan Olson	Steve Hartman	\$1,176.37
Steven Engrav	Joe Manone	902.87
Renee Jeffries	Surace-Smith	899.97
Philip Prata	Theodore Pappas	779.63
Christopher Stephens	Jatoft-Foti	670.16
Steven King	Paul Rumbuc	643.81
Brett Gryska	Durhon Oldham	639.57
David Wang	Bob Olson	638.88
Jim Bianchi	Durhon Oldham	605.11
Dorian Oldham	Durhon Oldham	414.87

TOTAL MGA BONUS PAID: \$10,309.11
23 Managers Qualified

BR Bonus*

QUALIFIER	SGA	AMOUNT
Jeff Ribman	Steve Friedlander	\$36,366.74
Brett Gryska	Durhon Oldham	10,856.53
Timothy Clark	Surace-Smith	10,431.73
Maxine Moody	David Zophin	10,303.85
Philip Prata	Theodore Pappas	6,947.46
Harjeet Rana	Imran Satti	6,678.33
Cheryl Foti	Jatoft-Foti	5,175.14
Stephen Hill	Steve Friedlander	4,962.76
Lorenzo Lameko	Steve Friedlander	4,640.39
Kenji Leonard	Scott Sonnenberg	4,138.70

TOTAL BR BONUS PAID: \$310,954.50
421 Managers Qualified

Reinstatement Bonus*

QUALIFIER	SGA	AMOUNT
John Bulecza	Matt Henderson	\$1,275.10
Carlo Bonifazi	Bob Olson	1,084.85
Sami Mogannam	Jatoft-Foti	1,068.46
Olaf Johnson	Scott Keeney	889.39
Hank Gordon	Bob Olson	885.56
Timothy Dawe	Bob Olson	784.32
David Wang	Bob Olson	584.55
Matt Pflueger	Altig-Orlovic	572.47
Jodi MacPherson	Bill Jennings	546.21
Jose Sanchez	Bob Olson	423.69

TOTAL REINSTATEMENT BONUS PAID: \$20,301.26
80 Producers Qualified

New Agent Bonus*

QUALIFIER	SGA	AMOUNT
Sonatane Vaihu	Steve Friedlander	\$3,114.94
Sita Pereira	Steve Friedlander	2,755.79
Richard Manua	Steve Friedlander	2,382.65
Talonda Davis	David Zophin	2,335.24
Maria Puru	Steve Friedlander	2,334.89
Ryan McIntosh	Altig-Orlovic	2,333.18
Leota Ale	Steve Friedlander	2,233.44
Jason Fikkert	Durhon Oldham	2,164.99
Sione Laungauz	Steve Friedlander	2,039.56
Stephen Hill	Steve Friedlander	2,033.15

TOTAL BR BONUS PAID: \$411,541.58
1,029 Producers Qualified

MONETARY DONATIONS

American Income & National Income

- Donated \$5,000 to the *Instituto Laboral Awards Dinner*.
- Presented \$3,750 to the *DC Labor Film Festival*.
- Gave \$3,750 to the *Debs Jones Institute*.
- Contributed \$62,500 to *The American Friends of the Yitzhak Rabin Center* as a sponsor for the *Morton Bahr Retirement Dinner*.
- Gave \$1,500 to *Conseil régional de la FTQ du Montréal métropolitain* for *Operation Noel Solidaire*.
- Presented \$5,000 to the *American Medical Women's Association* for the *Conversations with the Candidates Project*.

Top Contributions of Centralized PR

- Gave \$200 to *Machinery Movers, Riggers & Erectors Local 136* for a half-page ad. (Chicago)
- Contributed \$1,000 to *Baltimore Building Trades* for their Christmas party. (DC/MD)
- Presented \$1,000 to *AFT 340* for their *GOTV Fund*. (DC/MD)
- Donated \$249.99 to the *County Schools FCU* for the Child Safe raffle at their *Harvest Festival*. (LA/OC)
- Contributed \$500 to *National Union of Hospital and Health Care Employees District 1199J* for their *Holidays Around the World*. (NJ)

The Altig-Orlovic Agency's Top Contributions

- Donated \$100 to the *Utah Roofing Contractors Association* for their Christmas membership meeting.
- Contributed \$103.25 to the *Puget Sound Labor Agency* for gifts for their Holiday Open House.
- Gave \$250 to *United Steelworkers Local 1-207* as a donation to the locked out workers of this local.
- Donated \$200 to *IUOE 609* for the group's Holiday Turkeys.
- Presented \$600 to *TUAC 500* for the *Annual Gala to Leukemia Fundraiser* and the staff and officers' Christmas party.
- Gave \$187.10 to *IUPAT District 5* for their toy drive.
- Donated \$161.85 to *UBCJA Council* for toys for their charity drive.
- Contributed \$147.33 to the *Northwest Oregon Labor Council* for their toy drive.
- Presented \$189.98 to *LIUNA 335* for raffle prizes at their annual Christmas party.
- Donated \$100 to *FOE 2151* for their toy drive.

The Altig-Orlovic Agency's Top Contributions

- Gave \$100 to *AFSCME Council 75* for gift cards at their local's Christmas party.
- Contributed \$100 to *LIUNA 296* for their annual Christmas party.
- Gave \$179 to *Big Brothers Big Sisters of Utah, Inc.* for their fundraiser.

The Jatoft-Foti Agency's Top Contributions

- Gave \$200.26 to the *California/Nevada Credit Union Conference* for a new banner at their booth.
- Donated \$250 to *Sacramento Building Trades* for their holiday labor party.
- Presented \$240 to the *Mt. Diablo Chapter, CCUL* for their lunch, chapter meeting, and door prize.
- Gave \$105 to the *North Bay Chapter, CCUL* for their chapter meeting.
- Presented \$105 to the *Santa Clara Chapter, CCUL* for their chapter meeting.
- Donated \$105 to the *Sacramento Chapter, CCUL* for their chapter meeting.
- Contributed \$248.18 to *Teamsters Local 150 & Sacramento Teamsters Retirees* for raffle prizes at their Christmas parties.
- Gave \$202.37 to *IBT 601, IBT 287, & IBT Retirees Stockton-Modesto* for their Christmas parties.

Total \$88,324.31

**"Wherever there is a human being, there is an opportunity for a kindness."
-Seneca**



FROM THE DESK OF:
Rob Falvo
*Senior Vice President of
Field Operations*

Pursuing Excellence as a Leader

There isn't a good alternative to the goal of excellence — seeking top performance in yourself and being constantly dissatisfied at less than perfect results. Sometimes, in your search for excellence, you have to step up and be your own best critic by drawing attention to your own faults and going in search of excellence.

The pursuit of the highest possible standards automatically points you toward achieving excellence. In practice, aiming for excellence will mean performing significantly better than your present standards, which are never perfect. Remember that refusal to tolerate imperfection is a powerful force for success. Ask yourself:

- Do I rate the quality of my performance every day?
- Am I working on a method that will improve my results?
- Do I take criticism from others and react well to it?
- Do I meet the standards that I expect from others?

Seeking excellence for yourself entitles you to make similar demands on the people you lead. Part of your own drive for excellence aims to achieve maximum potential in others. Harness their innate desire to be committed, to excel, to seek responsibility, and to use their mental powers by setting an excellent example yourself. Spur people on to seek excellence by encouraging and rewarding them when they produce outstanding results.

Never underestimate the power of your example.



See you on the red carpet



2009 Convention: May 14-17, 2009

Stay at the Beverly Hilton, home of the Golden Globe Awards

For complete Convention Qualifications, go to:
www.allife.com/agency/spotlight/maingtl.htm



the
BEVERLY HILTON



Retention Bonus

QUALIFIER	BONUS*
Jose Lopes	\$8,042.52
Benham Halali	7,003.21
Helen Taylor	5,589.72
Philip Anderson	5,072.93
Timothy Cruise	4,522.27
Yvonne Hernandez	4,421.98
Kelly McDonald	4,292.19
Rachel Arenas	3,693.78
Max Quasem	3,687.56
Benjamin Eggen	3,599.15
Karen McQuoid	3,555.52
Robert Ulreich	3,526.07
Kevin Appasamy	3,441.93
Lily Tchen	3,378.79
Raphael Bouchereau	3,252.03
Amir Sedaghat	3,078.92
David Jackson	2,989.42
Willie Hayden	2,788.71
Jesse Wise	2,676.14
Paramjit Sangha	2,580.31
John McGrath	2,526.93
Bianca Zaragoza	2,479.60
Joey Kennedy	2,408.21
Arthur Westergren	2,396.05
David Garbarskiy	2,372.32
Angelika Vassilieva	2,363.80
Freida Yakubov	2,335.87
Eric LaBossiere	2,315.89
Ryan Stenglein	2,280.64
Steven Stensrud	2,263.79
Scott Remy	2,193.33
Ronald Friedlander	2,165.96
Zachary Hart	2,135.61
Ronald Marx	2,089.18
Daniel Potilechio	2,067.69
Jinzhou Zhao	2,023.07
Ryan Bisanz	2,008.47
Naveen Eapen	1,992.31
Maijargal Sukhbaatar	1,968.05
Samantha Chui	1,917.30
Sara Welch	1,911.86
Alex Bluhm	1,883.30
Greg Stewart	1,874.40
Marc Younger	1,863.75
Tasha Tucker	1,824.27
Douglas Zigby	1,805.16
Sean Lacroix	1,791.24
Rudi Camenzind	1,777.34
William Gordon	1,759.80
Curt Snow	1,749.87
Frank Soldo	1,691.57
Nestor Aramayo	1,686.18
Edward Hanna	1,684.57
Thomas Craig	1,646.37
David Thornton	1,611.21
Timothy Nolan	1,603.07

QUALIFIER	BONUS*
Lee Croft	1,601.52
Russell Chang	1,567.96
Bradley Ellison	1,562.93
Gabriel Santos	1,535.49
Harpreet Gujral	1,532.87
Chad Neff	1,522.66
Nikki Woods	1,514.45
Scott Florin	1,512.34
Tyler Hunt	1,511.54
Marinela Achim	1,511.16
Andrew Bishop	1,505.47
Rickie Sasser	1,502.89
Barbara Stillwell	1,487.27
David Ackerman	1,478.17
Paulo Rosa	1,477.48
Michael Boyer	1,466.44
Eric Miller	1,452.65
Beth Snow	1,446.99
Sidney Hodgskiss	1,308.79
Lawrence Hauck	1,304.62
George Lahamedjian	1,268.19
Russell Morris	1,253.39
Dustin Venekamp	1,242.85
Theresa Bellajaro	1,242.68
Andrea Yee	1,230.87
Lorena Barriere	1,209.25
Dustin Henderscheid	1,207.01
Luis Bagundo	1,184.45
Eli McKenzie	1,184.08
Andrew Leggett	1,174.90
David Farraway	1,174.31
Herbert Adams	1,152.74
Robert Seeber	1,143.86
Joseph Nosse	1,139.07
Harold Canter	1,119.11
Steven Jakubczak	1,111.50
Bert Feldman	1,045.36
Larry Malitz	1,037.17
Zulfikar Bhukera	1,019.63
Anita Facundo	1,017.32
Djenabou Diallo	978.15
Mark Bleier	933.33
Maria Diring	921.93
Benjamin VanFossen	911.90
Glenn VanDeSande	893.76
Crystal Reeves	879.70
Herivelto Pereira	872.51
Christopher Williams	869.34
Adam Kahn	859.76
Christy Starr	856.25
Earnest Loveless	849.01
Tony Motley	842.45
Lennis Hayes	823.18
Adrian Jefferson	807.26
Bedis Kilani	804.68
Al-Karim Walji	801.09

QUALIFIER	BONUS*
Maria Esposito	727.74
Thomas Tulowiecki	724.84
Gregory Hayman	716.03
Dawn McElwain	716.02
Alex Gonzales	674.07
Sean Hall	668.70
Anthony Mele	636.45
Matthew Cartwright	616.54
Michael Dupree	615.39
James Schneider	594.21
Natalie Soboleva	573.44
Brandon Braun	505.30
Byron Washington	490.80
Katherine Georgiou	484.56

Total Bonus Paid Out
\$229,271.00

Reinstatement Bonus

December Bonus Qualifiers

John Bulecza	\$1,275.10	Robert Webb	\$162.18
Carlo Bonifazi	1,084.85	Julie Wells	159.03
Sami Mogannam	1,068.46	Jason Young	158.02
Olaf Johnson	889.39	Brenden Stewart	156.03
Hank Gordon	885.56	Byron Paz	150.75
Timothy Dawe	784.32	Samuel LaSala	148.68
David Wang	584.55	John Franklin	144.99
Matt Pflueger	572.47	Herbert Adams	140.73
Jodi MacPherson	546.21	Patrice Wise	122.54
Jose Sanchez	423.69	Stacey Stoor	110.28
Jeremy Rupprecht	400.98	James Larkin	109.77
Kouassi Appiah	384.00	Gordon Mooc	108.99
Earnest Loveless	369.72	Bert Feldman	108.42
Earle Harris	358.77	Donny Bowen	107.25
Mark Corkrean	349.26	David Jackson	106.44
Thomas Soloweyko	337.31	Ricardo Garavito	105.69
Tanya Andrews	328.74	Herman Libman	99.69
Allan Gilbert	327.90	Denice Davidson	93.03
Ryan Tucker	286.41	Theresa Bellajaro	91.02
Roger Melton	283.80	Tasha Tucker	91.02
Robert Lemmond	270.75	Angelica Gallardo	87.96
David Sandoval	263.07	Vedran Pipinic	87.03
Lazarus Echeta	262.86	Lawrence Hauck	87.00
Daniel Potilechio	260.73	Frances Williams	87.00
Erik Graham	259.95	Benton Tong	86.85
Lawrence Turk	259.02	Scott Remmey	83.88
Stephen Liberto	254.76	Jenny Sample	78.03
Diana McNair	230.01	Jason Filz	75.93
Robert Bingham	220.08	Keith Hadayia	72.00
Raymond Lopez	216.00	JoAnne Marks	67.26
Janette Meza	212.40	James Hurlburt	66.00
Darin Hershfeldt	212.34	Douglas Zigby	52.05
Rigoberto Pedroza	210.75	Greg Stewart	52.02
Trisha Murphy	210.00	Edward Clunk	51.51
Richard Barbour	200.41	Yvette Ogarro	40.53
Susan Johnston	197.46	Madlyn Woodyard	39.75
Lawrence Broniszewski	196.83		
Katherine Fallon	191.67		
Max Quasem	185.79		
Nestor Aramayo	183.03		
Maryna Danielian	171.99		
Todd Royer	168.24		
Christopher Hall	167.25		
Sidney Hodgskiss	165.03		

Total **\$20,301.26**

Public Relations Bonus

Jacqueline deVooght	\$4,960.50
Vivian Dwyer	4,422.00
Al Wall	3,409.65
Sara Thrailkille	3,184.00
Erica Dalager	2,974.01
Paul Winslow	2,724.50
Nathan Cook	2,603.50
Rona Pileggi Spano	2,528.35
Brenda DiSomma	2,326.75
Malka Arony	2,056.83
Mary Hinterberger	2,024.00
Laurie Onasch	1,922.75
David Blaisdell	1,439.00
Tracie Uemura	1,349.00
Nadine Boudreault	1,340.00
Rodney Statham	1,257.00
Shannon Walker	1,232.00
Elizabeth Farm	1,145.33
Mark Gagliardi	1,096.36
Nancy Adkins	1,072.50
Sue Akers	1,057.50
Casandra Robinson	1,008.25
Darrell Dorey	1,008.00
Heather Cowdrey-Murch	970.20
Tim Gray	865.00
Larry Lozano	811.92
John Wagner	805.50
Ken Altizer	759.50
Susan Pate	746.50
Brett Hulme	697.50
Carmella Stroud	675.75
Lou Nell Busby	601.50
Frances Christie	525.00
Viki Farr	525.00
Sheila Krein	499.80
JT Tasker	486.00
Rachelle Valdez	448.56
Irene Rurycz	435.50
Richard Case	423.50
Brenda Stipanovich	393.00
Laura Mackin	387.75
Susan Reagan	369.00
Jerry Hartnett	360.50
Donald Spohn	351.50
Becky Cutler	342.00
Catherine Briggie	325.75
Laurie Gruber	325.50
Cynthia Layton	321.00
Susan Gilbert	315.00
Billy Sauers	306.00
George Farenthold	301.50
Chuck Hill	289.89

Cheryl Cook	\$ 275.45
Kevin O'Connor	244.50
Susan Cooksey	181.44
William Slocum	175.00
Sandra Johnson	172.50
Bill Verbeten	157.50
Marilyn Gonzalez	156.05
Theresa Solano	151.00
Pater Nielsen	150.00
Jenny Williams	150.00
Joseph Westfall	132.00
Deborah French-Gorman	129.50
Katy Hogge	125.25
Steven Gresh	118.44
Brett Neal	101.77
Jennifer Chetwynd	100.50
Suzanne Powers	100.00
Jesse Peterson	94.50
Manon Brulotte	91.13
Thomas Reagan	89.63
Daryl Barnett	83.25
Katherine Marcantel	80.00
Robin Andrade	73.50
Stephen Matous	69.00
Steven Orcherton	52.25
Melanie Sebastian	43.50
Carrie Ho	41.50
Barbara Knight	38.25
Glen Morrison	35.50
Alina Latinsky	28.50
Randy Stockley	28.50
William Bell	27.00
Ken Lett	21.00
Robyn Ferraro	16.50
Valerie Giles	16.50
Krissa Hensley	15.00
Richard Suarato	13.14

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total
\$66,458.26

MGA Bonus

December Bonus Qualifiers

Megan Olson	\$1,176.37	La'Tonya Tucker	342.05
Steven Engrav	902.87	Tod Brown	300.58
Renee Jeffries	899.97	Maxine Moody	230.55
Philip Prata	779.63	Emmanuel Villasenor	227.78
Christopher Stephens	670.16	Corey Neff	223.92
Steven King	643.81	John Hancock	220.16
Brett Gryska	639.57	Samuel Cohen	188.11
David Wang	638.88	David Iriye	131.88
Jim Bianchi	605.11	Robert Hughes	125.72
Dorian Oldham	414.87	Sonny Gurney	112.25
Bradley Ellison	391.28	Robert Dunn	88.46
Elaina Bosco	355.13		

Total **\$10,309.11**

BR Bonus

December Bonus Qualifiers

Qualifier	Bonus
Jeff Ribman	\$36,366.74
Brett Gryska	10,856.53
Timothy Clark	10,431.73
Maxine Moody	10,303.85
Phillip Prata	6,947.46
Harjeet Rana	6,678.33
Cheryl Foti	5,175.14
Stephen Hill	4,962.76
Lorenzo Lameko	4,640.39
Kenji Leonard	4,138.70
Brian Allt	4,064.44
Randy Teysier	4,036.97
Robert Dunn	3,644.22
Zachary Hart	3,584.73
Jim Bianchi	3,304.54
Steven DiChiaro	3,269.26
Edward Hanna	3,184.16
David Melcher	2,982.16
Michael Vasu	2,929.13
Steven Strong	2,787.00
Samuel Cohen	2,731.22
Desi Dimitrova	2,700.48
Michael Laramie	2,608.67
Jeffery Thiel	2,557.69
LaTonya Tucker	2,457.69
Lita Lameko	2,398.15
Elaina Bosco	2,396.93
Sabrina Lloyd	2,328.91
Stephen Bendure	2,309.12
Andrew Bishop	2,156.23
Michael van Delft	2,131.19
David Perry	2,113.06
Moswen Taylor	2,014.49
Josh Killian	2,007.98
Jeremy Welch	1,943.00
Yvonne Brown	1,911.87
Jason Young	1,834.07
Dianne Faligowski	1,799.73
Laura Fisher	1,742.59
Steven Engrav	1,725.50
Joshua Goodman	1,688.32
Amir Sedaghat	1,671.78
Tracy Haden	1,669.89
Michael O'Rourke	1,621.43
David Guzman	1,610.54
Mathew Mealey	1,598.41
Joseph Moore	1,589.33
Daniel Phares	1,588.84

Qualifier	Bonus
Alex Gonzales	\$1,565.40
Renee Jeffries	1,504.61
Rosalie Zwicker	1,452.07
Taina Lameko	1,414.88
Rebecca Klebsch	1,384.87
Michael LiBassi	1,375.60
Mitchell Duplantis	1,365.43
John McCreary	1,364.23
Nicholas Zangardi	1,362.07
Michael Garrett	1,284.49
Mark McClatchey	1,248.83
Jason Taylor	1,247.22
Shaun McDonald	1,244.72
Dorian Oldham	1,238.04
Robert Hughes	1,204.16
Jay Meyer	1,191.34
Fialelei Naititi	1,185.45
Mark Bleier	1,183.95
Erin Moyer	1,176.68
Mathew Propst	1,172.55
Jared Milnarich	1,164.88
Levar Morgan	1,150.13
Alex Grakhov	1,145.80
Brandon Teter	1,145.33
Lawrence Hauck	1,133.85
David Montgomery	1,094.72
Joshua Riehl	1,066.64
Tod Brown	1,065.49
Herbert Adams	1,055.20
Robert Kanaan	1,054.37
Wayne Fader	1,032.75
JoAnne Marks	979.07
Gabriel Feldmann	968.70
Raphael Bouchereau	966.67
Jeremy Bryant	916.42
Arthur Greene	906.62
Charles Zwicker	879.02
Cindy Craven	867.32
David Farraway	847.55
Pablo Pirela	846.63
David Thomas	843.63
John Sparby	841.29
Lily Tchen	832.38
Diane Carrion	787.92
Tim Schroeder	774.67
Diego Arango-Puerta	758.98
Robert Hamilton	758.50
Michael McIntosh	749.99

Qualifier	Bonus
Paul Samra	\$739.68
Travis Moody	720.49
Ryan Vopat	716.17
Jennifer Wehrle	712.65
Eric LaBossiere	702.78
Alexey Kalinin	698.80
Sonny Gurney	694.31
Mark Corkrean	693.22
Raymond Risucci	685.56
Salvatore Giacchi	667.51
Albert Thompson	659.25
Ronald Rivera	658.41
Mary Attie	657.87
Brock Adams	640.46
Nicholas Engrav	634.32
Tyler Faligowski	631.93
Ronald Friedlander	604.31
Timothy Matteson	602.49
Richard Barbour	594.98
Richard Correa	587.27
Jason Mayer	586.37
Darin Hershfeldt	576.94
Craig Strompf	571.75
Robert Gerdes	564.15
DeMario Cooper	559.36
Dustin Raaum	528.26
Patrick Duray	504.28
John Hancock	502.37
Jennifer Mitchell	499.94
Megan Olson	493.55
Ryan Tucker	485.54
Emmanuel Villasenor	480.95
Kathryn Chaisson	461.03
David Inye	454.69
Garret Kun	451.35
Matthew Methorn	446.79
Rodney Ward	439.52
DeLaunda Milner	435.68
Brandon Davis	430.84
London Burnett	426.52
Christopher Jordan	418.76
Aubrey Sarreal	415.33
Rencel Jones	414.65
Selina Aslata	407.22
Jason Ocean	406.30
Natalie Linker	404.89
Crystal Jackson	403.61
Jarrod Turner	401.28

BR Bonus

Qualifier	Bonus
Kedric Davis	\$399.59
Sidney Hodgskiss	391.99
Hasheim Jones	390.71
Michel Dickey	386.63
Elizabeth Cazares	386.15
Gregory Engrav	382.69
Scott Mellgren	380.21
Henry Getty	374.57
David Frissell	365.80
Michael Marion	360.15
Charleston Brown	360.12
Michael Fisher	356.80
David Wang	354.04
Earle Harris	352.04
Daniel Harrison	348.19
Dennis Titcombe	345.64
Steven King	345.36
Robert Liles	343.17
Michael Sheets	341.13
David Ramirez	339.30
Albert Lau	332.63
Amanda Tenorio	332.10
Jackie Alston	330.23
Ryan Stenglein	325.47
Toby Potter	322.85
Christopher Williams	321.88
Nikki Woods	321.08
Athar Sheikh	314.57
Chris Kim	312.40
Corey Neff	311.92
Pablo Garcia	306.26
John Thornton	301.75
Michael Zorn	299.90
Mathew White	298.12
David Carr	289.46
Cathy Thompson	286.30
Keith Litterst	283.34
Thomas Soloweyko	282.11
Jessica Chancey-Higginbotham	277.70
Travis Brock	277.29
Dawn McElwain	275.82
Robert Michaels	274.69
Pamela Ladd	272.87
Curtis Proebstel	268.46
Jermaine Gunter	264.92
April Cullen	263.32
Jaime Cervera	258.45
Kristin Garramone-Hager	258.40

Qualifier	Bonus
Atta Saleh	\$255.71
Perquida Osborne	255.39
George Lahamedjian	254.58
Carmine Cupo	253.49
James Allen	251.87
Karuna Bhatia	250.47
David Garbarskiy	243.53
Harpreet Gujral	237.84
Joseph Massaro	237.67
Dale Kuntz	236.11
Tiffany Roland	231.36
Angelina Thomas	230.20
Larry Bolinske	226.01
Vanessa Garcia	225.04
Kirk Tubbs	217.83
Brian Morse	217.19
Brian Schreiter	214.44
Robert Lynam	214.17
Volodymyr Derevyanyy	213.18
Jerren Hughes	211.26
David Popowitz	211.06
Marino Baca	209.61
Lee van Delft	206.85
Aaron Burke	206.12
David Boshard	204.65
Joseph Larsen	203.74
Frank Jendusa	201.30
Mark Beckford	199.71
Lindsay Bennett	198.69
Benjamin Foti	194.64
Michael Yoxthelmer	194.33
Jason Dickson	190.18
Michael Polzer	184.60
Sean Hall	181.89
Tibor Simon	179.79
Glyn Hurst	179.67
Katherine Georgiou	179.63
Susan Bergh	178.68
Bedis Kilani	176.70
Kevin Smith	176.39
Daniel Davidson	168.09
Richard Sprigg	167.09
Robert Drake	163.56
Ryan LeBaron	162.67
Jimmy Tchen	162.61
Mary Ayarzagoitia	162.47
Matt Wyss	162.34
Yvette Matos	162.07

Qualifier	Bonus
David Scheuermann	\$159.63
Roger Melton	157.55
Joseph Gaiieski	156.26
Gillian Watson	153.82
Eric Aron	148.73
Federico Watkins	146.23
Charles Vance	145.30
Ronald Redus	144.99
Jeremy Riehl	142.90
Sara Welch	140.61
Christopher Stephens	139.84
Nene Emesah	139.03
Brian Innes	137.21
Ashlynn Orng	135.91
Michael Knapp	128.00
Theodore Greer	127.47
Melissa Losk	123.52
Orett Nelson	123.31
Matthew Laughter	122.86
Beth Snow	122.78
Corey Carbon	116.20
Alan Silverman	113.55
Lavinia Uhila	112.67
Andrea Barenholtz	112.27
Dona Blake	111.12
Gerald Hayes	110.78
Annette Malveaux	110.38
Clifford Meckelburg	109.49
Kelvin McDiarmid	109.21
Todd Engelson	107.66
Alvin Hageos	107.58
Travis Vandeberghe	106.84
Kenneth Greer	106.40
James Charron	104.50
Michael Mandella	103.76
Miranda Dellinger	103.46
Dewey Lewis	102.68

Total Bonuses Paid
\$310,954.50

New Agent Bonus

QUALIFIER	BONUS*
Sonatane Vaihu	\$3,114.91
Sita Pereira	2,755.79
Richard Manua	2,382.65
Talonda Davis	2,335.24
Maria Puru	2,334.89
Ryan McIntosh	2,333.18
Leota Ale	2,233.44
Jason Fikkert	2,164.99
Sione Laungauz	2,039.56
Stephen Hill	2,033.15
Babak Zadeh	1,989.04
Sosaia Havili	1,964.78
Gregory McMeckan	1,956.22
Tevita Uasilaa	1,936.33
Daniel Kelly	1,898.49
Kevin Ishikane	1,870.92
Lute Havili	1,807.26
James Cunningham	1,804.47
Brian Sundberg	1,776.71
Brock Graff	1,770.54
Jonathan Swink	1,757.74
Luis Besteiro	1,732.55
Peggy Zanowick	1,729.12
Filipo Havili	1,677.17
Edward Rangel	1,659.03
Shaelagh Legus	1,642.67
Kenneth Greer	1,625.70
Stefano Ciamaccho	1,567.41
Anthony Balsano	1,550.04
Christopher Hussong	1,515.81
Ofa Hausia	1,509.11
Charles Hutchins	1,494.26
Jules VanSchelt	1,481.42
Olive Faalavaau	1,466.79
Jamie Rutan	1,446.35
Melissa Schroeder	1,433.75
Roghie Hassanloo	1,415.99
Adam Lachat	1,408.80
I-Perfection Harris	1,385.95
Kenneth Davis	1,362.50
David Thomas	1,359.94
Scott Smaltz	1,348.33
Aisha Baxter	1,346.51
Timothy Matteson	1,329.51
Keith Green	1,309.14
Matthew Davis	1,294.86
Kyle Kollhoff	1,291.92
Vanessa Garcia	1,291.54
Lamar Oliver	1,281.80
Carmen Villarreal	1,261.20
Anthony Lloyd	1,235.98
Shaun McDonald	1,232.08
Gina Congi	1,224.81
Christine Durrer	1,212.52
Mark Munoz	1,211.91
Stephen Jubrey	1,211.74
Jackie Knight	1,196.53
Adrienne Terry	1,185.93
Marvin Covington	1,184.03
Brian Resnik	1,180.63
Keith Smith	1,157.64
Maifea Fetu	1,151.08
Tin Nguyen	1,150.13
Lonnie Mounts	1,150.09
Reynaldo Singson	1,146.59
Kyle Yager	1,145.81
Huihann Wee	1,144.98
Danielle Moody	1,136.93
Heidi DeMont	1,122.14

QUALIFIER	BONUS*
Charles Zwicker	\$1,119.91
Marlon Edwards	1,112.23
Haoyu Xu	1,111.91
Kurtis Ross	1,111.69
Michael Black	1,110.41
Alba Wandurraga	1,103.78
Deonica Culberson	1,102.66
Alberto Alcala	1,100.17
Amanda DuBose	1,100.14
Christopher Cohen	1,093.47
Christopher Anthony	1,089.97
John Harrison	1,088.48
Justin Wilson	1,082.42
Daniel Arreola	1,082.33
Tracey Dugan	1,082.06
Robert Hearn	1,081.45
Mele Mailangi	1,077.82
Steven Farless	1,072.41
Michael Camara	1,072.35
Elizabeth Cazares	1,062.35
Andrew Brinkmeyer	1,055.73
Richard Sprigg	1,053.14
Daniel Walton	1,050.01
Charles Byrd	1,044.24
Patrick Robitaille	1,028.98
Kevin Coleman	1,028.08
Aaron Haskins	1,024.10
Jesse Hinkley	1,020.17
Luciana Mosca	1,018.11
Jason Ocean	1,015.68
James Whitesell	1,001.68
Michael Thomas	997.93
Christina Lanzer	996.78
Richard Ratterree	988.24
Akesa Lia	986.88
Gail Arundale	984.14
Jarrold Turner	977.26
Lorraine Nixon	977.21
Matthew Ware	957.29
Fotofili Namoa	956.28
Blossom Fedoruk	954.94
Mario Chavez	954.75
Timothy Meshey	954.15
Ulufafo Tauai	950.39
Shameeka Pearson	946.07
Nisreen Wright	945.86
Jeremy Bryant	944.77
John Hollins	940.09
Julia Jewett	938.70
Ashley Whitehouse	934.30
Adrian Holloway	933.61
Adam Ellis	925.60
Sundeep Grewal	914.41
Michael Washburn	912.69
Shawn Walker	910.50
Kodi Palmer	906.27
Carolyn Gass	897.06
Yolanda Pelayo	893.67
Silafaga Kerriganpele	888.45
Robert Mulligan	883.93
Michael Fisher	883.16
Alexander Rakita	879.19
Amy Shui	876.92
William Coleman-Pender	875.15
David Aronovich	873.77
Marchon Tatmon	873.68
Benjamin Shearer	873.43
Marcella Medeiros	864.67
Duane Williams	853.78

QUALIFIER	BONUS*
Yvonne Brown	\$851.29
Lanajo Wagnon	834.56
Sheryl Patterson	830.62
Brian Fernandez	827.27
Athar Sheikh	824.05
Ukaya McGee	823.21
William Collins	820.86
John Elgert	820.32
Brett McCoy	816.53
Dustin Dunbar	815.98
Arkadi Nulman	810.68
Alfredo Salazar	808.94
Jose Cruz	806.19
Ala Awad	802.53
Scott Cooksey	801.98
Danielle Jankowski	801.91
Jessica Chancey-Higginbotham	801.88
Nene Emesih	801.84
Daniel Brown	799.15
Leonard Harris	793.78
Eric Caswell	789.26
Joshua Stankovich	776.56
Dewey Lewis	773.88
David Ramirez	772.46
Alfonso Garcia	772.27
Donnell Lee	766.94
Alejandro Marin	766.64
Patrick Taylor	766.49
Alexey Kalinin	751.37
Dichita Warren	745.36
James Hurlburt	743.67
David Popowitz	741.09
Anca Susan	741.05
Mark Myles	736.10
Karuna Bhatia	734.80
Floyd Hodoh	733.50
Darcie Crotteau	731.06
Amy Buskas	727.04
Shakeel Kesury	721.15
Cherry Clarke	720.22
Martina Gilbert	719.57
Michael Romeo	718.28
Ryan Whorley	717.35
Melissa McCall	716.46
Norman Hightower	716.01
Damien Cannaday	714.26
Stefanie Cao	713.85
Chandler Sanzari	709.43
Corby Jespersion	706.26
Julie Hallgren	701.18
Edward Harris	701.11
Michael Fiorenza	699.88
Amanda Guthery	699.71
Daniel Valenzuela	696.65
Daniel Vermillion	695.88
Berenado Vunibobo	694.88
Anthony Theriault	694.02
Brian Tittermary	691.75
Robert Seiber	690.07
Dan Colton	688.81
Danielle Mitwasi	686.83
Godlove Mbah	682.88
Prashant Borda	682.64
Katherine Wright	680.49
Nomer Rodil	676.28
Valanda McLain	675.44
Collin Germann	675.07
Stephen Williams	672.38
Alena Palamarchuk	670.20

New Agent Bonus

QUALIFIER	BONUS*
Kevin Smith	\$663.91
Jamie Zeigler	650.96
Mark Beckford	650.21
Ashley Eaton	650.10
Tiffany Roland	649.38
Stacie Jones	642.06
Castiria Infante	641.84
Matthew Jack	640.61
Sudeep Regmi	639.95
Kerrie Smith	638.70
Timothy Velky	638.60
Ali Haydari	637.36
Toby Potter	630.13
Dywon Terry	629.31
Timothy Palmer	629.05
Milton Garlick	628.77
Gemayel Cowser	627.23
Zenobia Stanton	623.66
Tyler Reed	622.92
Jarred Jones	621.60
Eleni Evalu	618.31
Michael Yoxtheimer	615.18
John Manarte	613.33
Samantha Yearwood	603.31
Troy Wheeler	601.95
Patricia Davies	600.80
Jennifer Okereke	600.37
Michael Brown	599.10
Kirk Tubbs	596.55
Kent Zadko	595.56
Gary VanErt	595.41
Kevin Kappler	593.62
Joseph Correll	593.10
Felix Berger	592.72
Gerald Hock	591.08
Justin Nevitt	589.69
Betty Slaughter	589.35
Falsealufa Fanene	589.17
Andrew Streiff	587.36
Renee Guerrero	586.42
Andrew Ouellette	584.81
Mickey Flinn	582.74
Sei Tarte	581.43
Jonathan Chartrand	579.84
Aaron Gebke	577.37
James Green	576.82
John Fargot	576.72
Lazarus Echeta	574.53
Sarah Frost	570.29
Shane Thomas	570.25
Deborah Anderson	569.49
Robert Lynam	568.65
Bobby Bates	567.82
James Griffith	566.66
Mary Attie	566.54
Frederick Woods	564.22
Alfredo Ramirez	564.03
Cathy Atkins	562.05
William Stump	557.52
Maria Quintana	554.84
James Vatert	554.75
John Parsons	554.04
Frederick Greene	553.98
Jeffrey Yazwa	552.25
Elizabeth Cox	551.22
Lonnie Gerhardt	547.46
Michelle Johnson	545.57
Evan Holzhauer	541.88
Stephane Bartlett	538.14

QUALIFIER	BONUS*
David Harrington	\$536.24
Dorothy Henkel	532.66
Shelly Owen	531.89
Lan Tran	530.75
Faafili Wilson	527.80
Stephaan Brown	526.13
Alanna Saddler	525.06
Dmitriy Kagan	524.77
Stela Meloche	524.00
David Walton	519.81
Kyle Crawshaw	519.48
Cody Christian	515.88
Clifton Horton	514.58
Thomas Kelly	508.85
Lola Tatum	508.38
Chris Charles	506.07
Jermaine Gunter	505.09
Robert Seyler	505.07
Dennis Fulton	504.49
David Saez	502.77
Jessica Kelly	501.71
Therese Gonzales	500.57
Molly Bach	500.13
Amanda Niss	497.99
Wade Massey	495.28
Salvatore Gallo	493.24
Timothy Watson	492.08
Rosa Ngolo-Grubb	483.65
Ruth Rollan	482.32
Steven Rogers	478.84
Justin LaFleur	478.10
Albert Lau	477.40
Michelle Faber	476.91
Mina Afu	476.22
Michael Sakiewicz	473.33
Amanda Adamson	470.28
Lisati Tulimanu	468.94
Shaun Sideris	468.68
Robert Drake	468.11
Kevin Desatnik	467.14
Kristann Sloan	464.84
L'Tanya Wilkerson	462.94
Duwayne Langham	460.99
Shafiq Afzal	460.91
George Rumble	457.06
Aayan Khalif	455.86
Kurt Smith	451.24
Willison Price	450.37
Valerie Isenberg	450.16
Nelson Scott	449.09
Isaac Guilford	447.14
Warren Mansell	443.61
Alan Weissen	437.41
Adam Johnston	437.39
Cheryl Pegues	434.87
Lauren Andrews	433.95
William Walter	426.97
Veronica Lara	426.82
Silas Billups	426.79
Norma Sauls	425.59
Jun Ma	425.58
Tamara Montgomery	423.65
James Brothers	423.14
Seth McKelvey	420.45
Oleg Sirghii	413.49
Wayne Arnold	412.77
Lance Martin	412.22
David Mellies	409.18
Jeremy Rupprecht	408.56

QUALIFIER	BONUS*
John Honchak	\$407.52
Matthew Smith	406.51
Robert Kaminski	406.19
Benjamin McLean	405.26
Kristin Garramone-Hager	405.14
Amy Roberts	402.49
Kate Verhelst	402.13
Brenda Gervais	400.89
Gregory Myers	400.16
Brendan Boyle	399.72
Cynthia Wallace	397.82
Cara DeFiore	397.30
Arjai Jackson	396.87
Zdravko Stoyanov	396.70
Nina Edmonds	394.28
Andrew Gursky	394.24
Kevin Brzezinski	390.10
Douglas Cambridge	389.97
Koy Billings	388.73
Harold Keiser	388.64
Aisake Otukolo	388.32
Michael Barclay	385.36
Angela Chambers	384.65
Marisa Willgruber	383.74
Ryan LeBaron	381.32
Brandon Mackey	380.94
Ronald Hefner	380.78
Channing Wallace	377.36
Marisol Villalobos	375.97
Norbert Nelson	375.43
Howard Anderson	374.47
Jessica Gowanlock	374.39
Cynthia Romero	373.45
Crystal Jackson	372.66
Faatoa Mataua	371.22
MaryAnn D'anna	370.83
Amy Jones	369.66
Benton Tong	364.14
Stacy Taylor	362.54
Craig Nakada	361.43
Michael Rome	361.16
Clifford Mekelburg	361.00
Travis Brock	360.80
Henry Getty	360.61
Marissa Grier	360.25
Tiffany Mernbery	359.62
Douglas Michaels	359.22
Duane Robertson	359.20
Jeffrey Hagan	358.78
Ivan Rodriguez	358.08
Rosalie Rodil	355.75
Jackie Alston	354.98
Kesaia Savini	352.25
Aaron Gilbert	348.42
Paul Lopez	347.61
Holly Bushbeck	346.57
Daniel Machowski	343.51
Steven D'Andrea	342.69
Dale Meyer	342.18
Justin Reese	339.26
Matthew Redenius	338.01
Eric McClanahan	337.59
Deborah Stopper	333.09
Kathryn Chaisson	330.38
Jacob Skinner	328.04
Christine SanPedro	328.03
James Charron	327.19
Isaac Duenas	326.80
Ann Tran	326.74

New Agent Bonus

QUALIFIER	BONUS*
Barbara Sidney-Brown	\$325.60
Flavia Brakling	324.78
Sharon Shepherd	324.75
Monica Boulanger	323.09
Marlena Hanna	322.47
Kelly Irwin	321.14
Alejandro Gudino	320.54
Chris Robison	319.26
Matthew D'Olimpio	318.42
Stephan Siemens	318.23
Linda Eichelberger	316.26
Terry Knudson	316.18
Myrriah Morehouse	315.77
Terrence Wicks	311.96
Shane Wallman	310.80
Britany Pariente	309.08
Jeremy Philbin	308.19
Frank Mangus	307.99
Ashlynn Orng	307.30
Kevin Burk	307.03
Maria Greene	306.25
Michael Polzer	304.93
Jorell Washington	304.72
Wilfredo Figueroa	302.76
Ineida Andrade	302.35
Anna Arendshorst	301.48
Tatyana Chernysheva	301.09
Antonio Depina	300.90
Michael Pett	299.42
Karen Gardner	299.12
James Wall	298.51
Trent Romriell	295.86
Brett Bergman	295.76
Julio Arredondo	295.00
Karen Pierce	293.14
Joseph Weber	292.71
Jerry Marion	292.55
Gregory Spielman	291.61
Jang Kim	289.98
Joshua Hopkins	289.56
Lucas Walters	289.00
Josephine Kemp	288.41
Brian Balch	288.19
John Featherson	288.04
Autumn Hickey	287.58
Christopher Penn	286.89
Kami DeRosier	286.14
Frantz Mirassaint	285.60
Omar Bibi	285.27
Maryna Danielian	285.14
Kenneth Kish	281.58
Dan Sveda	279.62
Scott Fishkin	278.89
Ainsley Noel	277.91
Jeremy Engrav	277.75
Matthew Lukesh	277.56
Virginia Sibley	277.40
Johnny Yang	276.42
Sheila Arnold	275.27
Lynn Hague	274.80
Arlene Grosso	274.32
Tomynda Liddell	273.71
Lorie Keller	273.28
James Garthwaite	270.90
Loralee Vasquez	269.21
Robert Johnson	268.14
Belinda Ellis	266.87
Stephen Patterson	266.74
Blake Sanca	260.00

QUALIFIER	BONUS*
Jessica Leiby	\$259.10
Michael Rice	258.61
Gillian Watson	256.75
Daniel Storm	256.65
Alequenzo McClurkin	255.57
Lavinia Uhila	254.87
Douglas Coone	254.63
Tahina Richards	254.49
Richard Cortez	253.87
Michael Kramer	252.89
Opeta Setefano	252.52
Samarea Edwards	251.01
Yvette Ogarro	250.92
Tremeika George	250.01
Scott Coucher	249.15
Holly Woodard	248.18
Brian Vickerman	247.61
Carmela Stewart	245.18
Thomas Tenderholt	244.97
Kevin Shorter	244.47
Kuang Yang	244.43
Milton Smith	243.61
Kevin Holtz	242.96
Donald Johnson	241.01
Michael Jones	239.41
Craig Adams	235.72
Kasali Kotun	234.16
Tammy Willis	234.01
Aseneth Meza	233.65
Michael Lockhart	233.02
David Frissell	232.70
Corry Countryman	232.58
Andrew Kaishian	231.63
Melanie Johnson	230.94
James Rolshouse	230.83
Fialelei Naititi	229.96
Louis Paganucci	229.86
Winston Lewis	229.53
Nicholas Dwyer	229.06
Peter Patrie	229.03
Cynthia Gregory-Moody	227.80
Brent Morrissey	227.74
Valorie Nhean	227.19
Emily James	227.10
James Kelly	226.18
Trisha Murphy	225.32
Gregory Easley	225.14
Juliya Purington	225.03
James Erickson	223.59
James Hobgood	223.57
Victoria Wnek	223.53
John Jones	222.73
Adam Ward	222.04
Sammar Miqbel	221.20
Brian McTear	221.17
Kailee Mehwald	219.85
Sharon Joseph	216.83
Kathryn Dickens	216.50
Andre Christie	215.12
Richard Blake	215.02
Ryan Hess	213.67
Eddie Dixon	212.79
Margarita Kagan	211.86
Marisol Galvan	211.67
John Charlton	211.22
Sheila White	210.15
Johnny Ross	209.40
Travis Brown	208.47
Gregory Juste	206.49

QUALIFIER	BONUS*
Michael Marion	\$205.76
Hana Algwaiz	204.88
John Connors	203.96
Michael Gaba	203.56
Natosha Hill	203.06
Hannelore Schultz	202.42
Kenneth Thexton	202.36
Emil Mohareb	201.86
Thaddene Spivey	201.28
Joshua Sickmiller	201.26
Greg Deshields	201.15
Martina Laufenberg	200.84
John Farrar	200.37
Nellie Whittaker	199.72
John Gawinski	198.09
Teamohaere Meroiti	198.01
Robert Garcia	197.88
Zachary Wesseling	196.29
Maura Rosado	195.45
Leslie Willmon	193.82
Peter Varley	192.90
Donald Christie	191.79
Jesus Cardenas	191.77
Peter Raymond	191.69
Obafemi Ogunosunfisan	191.46
Larry Nejame	191.30
Eric Hargrove	190.76
Averyll West-Washington	190.42
Daniel Davidson	189.04
Sharon Belcher	188.21
Taumafaimoleali Poleka	188.13
Michael Antognoli	187.67
Brandon Asuka	187.45
Alexey Shakirov	186.04
Jeannie Berger	185.67
Jason Miller	185.02
Joshua Patterson	184.15
Benjamin Papp	181.69
Sanya Hudson	180.66
Jack Nace	180.50
Mathew Jacob	180.00
Brian Lee	179.73
Brittany Smart	178.76
Jonathan Branch	176.91
Asena Teutau	176.88
Lillian Baisley	176.27
Karen Sessing	175.08
Patrick Martin	174.82
Athena Villanueva	174.02
Tanganyika Daniel	172.50
Matthew Brander	171.61
Andromeda McClenahan	171.42
Lauren Bennett	171.17
Jennifer Doyle	171.14
Wendi Petras	171.02
Denise Rigby	170.76
Mark Moore	169.29
Sarah Riley	169.23
Ruth Young	168.75
Sharon Castellano	168.15
Emerenciana Vaili	168.00
John Earle	167.64
Ramona Koyne	167.02
Samu Pelesasa	166.20
Christian Chenier	166.02
David Thomas	165.51
Mark Atkinson	165.49
Lindsay Tremblay	165.36
Judy Ward	165.18

New Agent Bonus

QUALIFIER	BONUS*
Jason Smith	\$164.72
Altaf Karim	164.23
David Engelson	163.64
William Winchester	163.58
Erica Buda	162.85
James Schultheis	162.64
Vilisoni Mafileo	162.32
Monica Carter	161.82
Gregory Lemmon	161.74
Stephen Kubiak	161.46
Sarah Malekyar	159.87
Alix Moore	159.36
Paul Wood	157.32
Jennifer Simmons	157.24
Maria Pitts	157.14
Jeffrey Smith	156.69
Jonathan Schildkraut	156.34
Brian Innes	156.18
Jeffrey Koenig	155.92
Keith Drakeford-Boynes	155.61
Andries Visagie	155.05
Joseph Santiago	155.03
Gilbert Alvarez	154.00
Samuel Addo	152.98
Mark DeGeer	152.38
Curcueturnia Henry	151.80
Jenna Burchill	151.62
Kimberly Welch	148.80
Gloria Schultz	148.63
Selina Asiata	148.31
Martin McCarthy	147.48
Charles Nakamura	145.06
Jessica Davis	145.05
Darryl Washington	143.84
Lisa Spohn	143.19
Jamie Brown	141.88
Gene Williams	140.98
Justin Henry	140.45
Debra Bell	139.91
Cherokee Field	138.02
Brian Peters	136.55
Carlo Sgambelluri	136.43
Rogelio Ramos	135.99
Malia Li	134.16
Ronald Redus	133.42
Rasha Worthington-White	133.26
Jennifer Holliday	133.01
Alycia Bowman	131.97
Franklin Redekop	131.28
Darryl Anant	131.06
Rachel Wanden	129.91
Bernard Reyes	129.79
Jason Bianco	128.67
Roger Melton	127.80
Tess Bliven	127.40
Albert Radix	127.35
Lisa Dove	127.26
Mary Roadruck	127.16
Alejandro Alonso	127.02
Theresa Crone	126.99
Dustin Klingebiel	125.72
Richard Newman	125.18
Christine David	124.74
Manuel Karasimonyan	123.75
Shellene Stephens	123.51
Andrew Driscoll	121.30
Theodora Evans	119.74
Quazi Islam	119.57
Angela Poutoa	119.28

QUALIFIER	BONUS*
Nicholas Brown	\$117.67
David Carr	116.74
Andre Blakely	116.41
Renee Lopez	116.25
Maritza Argueta	116.16
Rebecca Twigg	115.69
Timothy Jones	115.61
Everett Law	115.50
Juan Montufar	115.39
John Michel	114.78
Jason Moore	113.05
Tirza Castro	112.73
Patrice Himaya	112.17
Eric Trautloff	112.04
Stephen Lightbourne	111.90
Grant Reihana	111.58
Susan Moreland	111.00
Kasey Pou	109.94
Keneti Vai	109.80
Daniel Burnell	108.57
Deborah Darnell	108.25
Charles Stutz	107.73
Nick Kurceba	107.20
Michael Jaillon	106.68
Thomas Hudak	106.60
Kevin Walsh	106.59
Damien Cameron	106.54
Amanda Gray	105.51
Dean Bauman	105.40
John Adams	105.40
Edward Rivers	105.09
Norma Crawford	104.58
Christopher Gestson	104.40
Sheri Yancey	104.01
Donna Edwards	104.01
Marvin Schoenherr	103.78
Shaun Wilhelmi	102.92
Bettina Clark	102.92
Aaron Das	102.83
Peter Lilalilomaiva	102.80
Alexander Gray	102.34
David daRosa	101.17
Roger Rosa	100.67
Jason Dickerson	100.00

Total Bonuses Paid Out

\$411,541.58